

Information to identify the case:

Debtor 1:	Carlos A. Penafiel	Social Security number or ITIN:	xxx-xx-5186
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Massiel G. Penafiel	Social Security number or ITIN:	xxx-xx-7578
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter:	7 5/25/18
Case number:	18-20647-SLM		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carlos A. Penafiel	Massiel G. Penafiel
2. All other names used in the last 8 years		
3. Address	133 Walnut Street Teaneck, NJ 07666	133 Walnut Street Teaneck, NJ 07666
4. Debtor's attorney Name and address	Richard E. Weltman 18 Columbia Turnpike Suite 200 Florham Park, NJ 07932	Contact phone (201) 794-7500
5. Bankruptcy trustee Name and address	Charles M. Forman Forman Holt 66 Route 17 North Paramus, NJ 07652	Contact phone 201-845-1000

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 5/26/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	June 21, 2018 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/20/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Carlos A. Penafiel
 Massiel G. Penafiel
 Debtors

Case No. 18-20647-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

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 Total Noticed: 36

Date Rcvd: May 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2018.

db/jdb	+Carlos A. Penafiel, Massiel G. Penafiel, 133 Walnut Street, Teaneck, NJ 07666-3935
517553357	Barclay Jetblue Card Services, PO Box 13337, Philadelphia, PA 19101-3337
517553358	Bloomington, PO Box 78008, Phoenix, AZ 85062-8008
517553371	CSC Credit Services, PO Box 740040 Box 740040, Atlanta, GA 30374-0040
517553361	Carlos and Massiel Penafiel, 133 Walnut St, Teaneck, NJ 07666-3935
517553362	Chase Mileage Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
517553363	Chase Slate Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
517553365	Citi Diamond Preferred Cards, PO Box 9001037, Louisville, KY 40290-1037
517553366	Citi Simplicity, PO Box 9001037, Louisville, KY 40290-1037
517553367	Citi Simplicity CitiCards, PO Box 9001037, Louisville, KY 40290-1037
517553368	Citibank, PO Box 6181, Sioux Falls, SD 57117-6181
517553372	Equifax Information Services LLC, PO Box 740256, Atlanta, GA 30374-0256
517553373	Experion, PO Box 9701, Allen, TX 75013-9701
517553377	New Jersey Division of Taxation Bankruptcy Section, PO Box 245, Trenton, NJ 08646-0245
517553378	Phillips & Cohen Associates, 1002 Justison St, Wilmington, DE 19801-5148
517553379	Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
517553381	Trans Union, PO Box 1000, Chester, PA 19022-1023
517553382	Weltman & Moskowitz, LLP, 18 Columbia Tpke Ste 200, Florham Park, NJ 07932-2266
517553383	Zwicker & Associates, P.C., PO Box 9013, Andover, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: rew@weltmosk.com May 30 2018 00:11:57 Richard E. Weltman, 18 Columbia Turnpike, Suite 200, Florham Park, NJ 07932
tr	+E-mail/Text: cforman@iq7technology.com May 30 2018 00:13:56 Charles M. Forman, Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742
smg	E-mail/Text: usanj.njbankr@usdoj.gov May 30 2018 00:12:58 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 30 2018 00:12:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517553375	EDI: HNDA.COM May 30 2018 03:53:00 Honda Financial Services, PO Box 70252, Philadelphia, PA 19176-0252
517553354	EDI: ARSN.COM May 30 2018 03:53:00 ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100
517553353	EDI: AMEREXPR.COM May 30 2018 03:53:00 American Express, PO Box 1270, Newark, NJ 07101-1270
517553355	EDI: BANKAMER.COM May 30 2018 03:53:00 Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517553356	EDI: BANKAMER.COM May 30 2018 03:53:00 Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
517553359	EDI: CAPITALONE.COM May 30 2018 03:53:00 Capital One Bank (USA), NA, PO Box 6492, Carol Stream, IL 60197-6492
517553360	EDI: CAPITALONE.COM May 30 2018 03:53:00 Capital One Bank USA, PO Box 6492, Carol Stream, IL 60197-6492
517553364	+Fax: 602-659-2196 May 30 2018 01:03:41 Chex Systems Inc., 7805 Hudson Rd Ste 100, Woodbury, MN 55125-1703
517553369	EDI: WFNNB.COM May 30 2018 03:53:00 Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
517553370	EDI: WFNNB.COM May 30 2018 03:53:00 Comenity - West Elm, PO Box 659705, San Antonio, TX 78265-9705
517553374	EDI: RMSC.COM May 30 2018 03:53:00 GAP/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
517553376	EDI: IRS.COM May 30 2018 03:53:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517553380	EDI: RMSC.COM May 30 2018 03:53:00 Synchrony Financial (Home Design/HI/PJL), PO Box 960061, Orlando, FL 32896-0061

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 36

Date Rcvd: May 29, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2018 at the address(es) listed below:
NONE.

TOTAL: 0